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May 18, 2011

1025 Longwood Avenue
Bronx, NY 10459

In Re: Ahamad Aziz. Case number 10-16696

Dear Mr. Katzner,

I represent US Bank National Association, as successor Trustee to Bank of America, National Association, (successor by merger to LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2006-7 in this bankruptcy proceeding. On April 14, 2011 we filed the Loss Mitigation Affidavit and the Loss Mitigation Contact Letter.

As of May 18, 2011 we have not received the following documentation needed for reviewing your client for a possible loan modification:

- 1) For the Borrower, we were provided an affidavit. Unfortunately, we need more recent documentation. We need the most recent Quarter (3 months) Profit & Loss statements, the income and expenses need to be listed separately for each month, company's name listed, also signed and dated by the borrower. Please also request 2 most recent months worth of bank statements, where the borrower can indicate which deposit coincides with the money he is receiving.
- 2) In regards to the contribution income from his spouse. We need a contribution letter signed and dated within the last 30 days from spouse, Shameena Aziz. We were provided an affidavit submitted to the court and signed on 12/17/2010; unfortunately we cannot accept this per investor guidelines because is not in the last 90 days. Also, there is no supporting documentation indicating her type of employment, or P&L statements (assuming self-employed since she states she is paid in cash). The P&L statements needs to be a 1 quarter's worth (3 months) with each month listed separately, income and expense also

need to be listed separately, company name stated, and must be signed and dated by her. We also need 2 most recent months worth of bank statements showing the deposits of the income. This income must be able to be verified through the bank statements. If it is not obvious, please request the DA to have the contributor comment by the deposits which coincide with the income she is reporting.

- 3) In regards to the rental income. We need more documentation for the following:
- a. In regards to the lease with Vanessa Cruz. The lease agreement which was submitted to use has expired as of 4/30/2011. If this lease has been renewed, we need the new lease agreement. If not, we cannot include it.
 - b. For the lease with Migdalia Roman, we need proof of rent received for the whole amount. It appears that some of the rent is paid by the NY City Housing Authority and partially by tenant. We need the indication from the bank statements, showing which deposits coincide with this lease. I cannot tell by just looking at the bank statements provided.

Please provide the above listed documents and if there are any questions please do not hesitate to ask.

Sincerely,

Jason E. Brooks

